

Will your practice face health care reform alone? Or will you join the **hundreds** of North Carolina medical practices that understand the value of NCMS Plan participation?

In March 2010, the Patient Protection and Affordable Care Act (ACA) became law. The ACA represents the most significant government expansion and regulatory overhaul of the U.S. health care system since the enactment of Medicare and Medicaid in 1965.

The central goal of the ACA is to increase health insurance coverage for Americans and reduce the overall costs of health care. Through a complex web of mandates, subsidies, and tax credits, the ACA intends to significantly reduce the number of uninsured. Though a worthy goal, ultimately the ACA creates a responsibility for employers to understand the impact on them and their employees.

The benefits of self-insured treatment.

The NCMS Plan is a self-insured entity and as such is treated differently than fully-insured plans. This status shields participating practices from significant ACA provisions.

Not subject to deductible limits.

The NCMS Plan is not subject to the deductible limits imposed by the ACA of \$2,000 for individuals and \$4,000 for families. Deductible limits could increase premiums on practices that currently have deductibles above those limits.

Delay impact of the ACA.

The NCMS Plan renews annually on August 1st. Certain ACA provisions scheduled to take effect January 1, 2014, will not impact the NCMS Plan until August 1, 2014, and individual practice renewals thereafter. Though subject to out-of-pocket limits, this is one such provision delayed by the NCMS Plan's renewal date.

No increase due to Health Insurer Fee.

The ACA imposes an estimated 2.5% fee on health insurers. A fee that will be passed on to consumers and businesses through an increase in premium. As a self-funded entity, the NCMS Plan is not subject to this fee.

No significant disruption expected.

Unlike the large health insurance carriers in North Carolina, the NCMS Plan is not expecting a significant influx of uninsured and will not change the way we rate our practices. Guarantee issue and guarantee renewal have been fundamental principles of the NCMS Plan since inception. Our rates have never taken gender into consideration, yet health insurance carriers will need to adjust their rates significantly to meet the new guidelines.

Contact us to learn more.

www.ncmplan.com or (800) 662-7917

The NCMS Plan

The Physicians' Marketplace for Employee Benefits

